

AMENDMENTS TO THE CLAIMS

This listing of claims below will replace all prior versions and listings of claims in the present application.

1. (Currently amended) A method for managing money of a customer who has an account in each of a plurality of financial institutions, wherein each account is a deposit account capable of retaining money of the customer, the method comprising the steps of:

(a) storing account information in a storage device, said account information including money-amount information about a predetermined money amount as an upper-limit deposit amount as an upper limitation of an amount of money which can be deposited in an account for each of the deposit accounts, individual information of said customer, and an identification number for identifying an account in each of said financial institutions of said customer;

(b) when money is paid in an account of one of said financial institutions from said customer, receiving, from said one of said financial institutions, pay-in money information including an amount of the pay-in money;

(c) identifying [[an]] a deposit account [[in]] of said financial institutions, customer based on the identification numbers in said account information of said customer; customer in an order of descending priorities which make pay-in money acceptable;

(d) enquiring of a financial institution having [[said]] the identified account to receive outstanding-amount information including an outstanding amount of said identified deposit account of the customer;

(e) judging whether a post-pay-in outstanding amount obtained by adding a money amount based on the amount of said pay-in money to said outstanding amount of [[said]] the identified account exceeds said upper limit deposit amount or not, determining a distribution

pay-in money amount to be distributed to the identified account so as not to exceed said upper limit deposit amount, if said post pay-in outstanding amount would have exceeded said upper limit deposit amount; and

(f) instructing [[said]] the identified account so as to pay said determined distribution pay-in money amount to said identified deposit account of the customer.

2. (Original) The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a common account that can retain money of a plurality of customers, wherein said step (f) instructs to transfer said pay-in money amount from said common account to said account in each of said financial institutions.

3. (Currently amended) The method according to claim 1, further comprising the steps of:

(g) identifying a financial institution where said customer has opened no account from a list stored in said storage device and [[said]] information about the account [[of]] in each [[of]] financial institution where said customer has an account, to transmit said individual information of said customer to said financial institution where said customer has opened no account and also request to open a new deposit account of said customer;

(h) receiving from the financial institution where opening a new account was requested information about the opened new account of said customer; and

(i) additionally writing said received information about said opened new account of said customer into said information about accounts of said customer in said storage device.

4. (Original) The method according to claim 1, further comprising the steps of:

(g) paying said pay-in money amount into a virtual account assigned to each customer, wherein said step (f) instructs to transfer said pay-in money amount from said virtual account to said account in each of said financial institutions.

5. (Currently amended) The method according to claim 1, wherein said step (e) further comprises the steps of:

(g) subtracting said outstanding amount of [[said]] a respective account from said upper limit deposit amount, to calculate a shortage for each of said accounts the account in each of said financial institutions;

(h) deciding whether said pay-in money amount exceeds said shortage for each of [[said]] the accounts in each of said financial institutions;

(i) if it is decided that said pay-in money amount does not exceed said shortage, determining said pay-in money amount to be a distribution pay-in money amount for said identified account; and

(j) if it is decided that said pay-in money amount exceeds said shortage, determining said shortage to be a distribution pay-in money amount for said account; and (k) if it is decided that said pay-in money amount exceeds said shortage identified account, determining an amount obtained by subtracting said shortage from said pay-in money amount to be [[said]] a new pay-in money amount, to repeat and repeating from said step (h) to said step (i) [[on]] for one or more accounts other than said identified account for which said pay-in money amount is determined.

6. (Original) The method according to claim 5, wherein said step (e) determines said distribution pay-in money amount for said accounts in a descending order of said shortage.

7. (Cancelled)

8. (Original) The method according to claim 5, wherein if said pay-in money amount has a surplus as a result of determining said distribution pay-in money amount for all accounts of said customer, said step (e) divides said pay-in money amount surplus by the number of said accounts of said customer and adds an amount obtained by said division to said distribution pay-in money amount for each of said accounts.

9. (Currently amended) A system for managing money of a customer who has an account in each of a plurality of financial institutions, wherein each account is a deposit account capable of retaining money of the customer, the system comprising:

a storage device for storing account information, said account information including money-amount information about a predetermined money amount as an upper-limit deposit amount as an upper limitation of an amount of money which can be deposited in an account for each of the accounts, individual information of said customer, and an identification number for identifying an account in each of said financial institutions of said customer;

a reception processing portion for receiving from [[said]] one of the financial institutions, pay-in money information including an amount of the pay-in money;

an account identification processing portion for identifying [[an]] a deposit account in said financial institutions of the customer based on the identification number numbers in said

account information of said customer in an order of descending priorities which make pay-in money acceptable;

an outstanding amount confirmation processing portion for enquiring a financial institution having [[said]] the identified account to receive outstanding amount information about an outstanding amount of said identified deposit account of the customer;

a distribution processing portion for judging whether a post-pay-in outstanding amount obtained by adding a money amount based on the amount of said pay-in money to said outstanding amount of [[said]] the identified account exceeds said upper limit deposit amount or not, determining a distribution pay-in money amount to be distributed to the identified account so as not to exceed said upper limit deposit amount, if said post pay-in outstanding amount would have exceeded said upper limit deposit amount; and

an instruction processing portion for instructing said identified account so as to pay said determined distribution pay-in money amount to said identified deposit account of the customer.

10. (Previously presented) The system according to claim 9, wherein said upper limit deposit amount should be secured by a “pay-off” system.

11. (Previously presented) A method for processing pay-in from a customer who has an account in each of a plurality of financial institutions, wherein each account is a deposit account capable of retaining money of the customer, the method comprising the steps of:

(a) receiving information about pay-in to [[an]] a deposit account of the customer in said financial institutions;

(b) deciding whether said customer is registered as a person who distributes a pay-in money amount for one financial institution to said plurality of financial institutions;

(c) if said customer is registered as said person who distributes said pay-in money amount for said one financial institution to said plurality of financial institutions, transmitting said information about said pay-in to a money management system which manages the accounts of said customer in said plurality of financial institutions;

(d) receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-in, identification information of other money-transmission destination financial institutions, and information about accounts of said customer in said other financial institutions including account identification numbers in an order of descending priorities which make pay-in money acceptable;

(e) transmitting said money to said other financial institutions based on said identification information of said other financial institutions and said information about said accounts of said customer in said other financial institutions;

(f) storing in a storage device information about a predetermined money amount as an upper-limit deposit amount as an upper limitation of an amount of money which can be deposited in an account for each of the deposit accounts; and

(g) deciding whether a post-pay-in outstanding amount obtained by adding said pay-in money amount to an outstanding amount of said deposit account of said customer exceeds said upper-limit deposit amount,

wherein if it is decided that said post-pay-in outstanding amount exceeds said upper-limit deposit amount, said step (c) transmits to said money management system said information about said pay-in or information containing a money amount obtained by subtracting said

predetermined upper-limit deposit amount from said post-pay-in outstanding amount in place of said pay-in amount, as said information about said pay-in.

12. (Cancelled)

13. (Original) The method according to claim 11, wherein said step (c) transmits said information about said pay-in to said money management system and also transmits said pay-in money amount to a management system that manages a common account capable of retaining money of a plurality of customers.

14. (Currently amended) The method according to claim 11, further comprising the steps of:

storing individual information of said customer in a storage device;

receiving said individual information of said customer and a request for opening a new deposit account from said money management system;

opening [[said]] the new account of said customer based on said individual information of said customer received; and

transmitting information about said opened new account to said money management system.

15. (Original) The method according to claim 11, wherein said step (b) decides whether an account identified by said information about said pay-in is a virtual account, to thus

decide whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions.

16. (Currently amended) A system for processing pay-in from a customer who has an account in each of a plurality of financial institutions, wherein each account is a deposit account capable of retaining money of the customer, the system comprising:

a reception processing portion for receiving information about pay-in to [[an]] a deposit account of the customer;

a decision processing portion for deciding whether said customer is registered as a person who distributes pay-in money for one financial institution to a plurality of financial institutions;

a transmission processing portion for transmitting said information about said pay-in to a money management system which manages accounts of said customer in said plurality of financial institutions if said customer is registered as said person who distributes said pay-in money for said one financial institution to said plurality of financial institutions;

a reception processing portion for receiving from said money management system a request for transmission of a pay-in money amount identified by said information about said pay-in, identification information of other money-transmission destination financial institutions, and information about accounts of said customer in said other financial institutions including account identification numbers in an order of descending priorities which make pay-in money acceptable;

a money-transmission processing portion for transmitting said pay-in money amount to said other financial institutions based on said identification information of said other financial institutions and said information about said accounts of said customer in said other financial institutions;

a storage device for storing information about a predetermined money amount as an upper-limit deposit amount as an upper limitation of an amount of money which can be deposited in an account for each of the deposit accounts; and

a distribution processing portion for deciding whether a post-pay-in outstanding amount obtained by adding said pay-in money amount to an outstanding amount of said deposit account of said customer exceeds said upper-limit deposit amount,

wherein if it is decided that said post-pay-in outstanding amount exceeds said upper-limit deposit amount, the transmission processing portion transmits to said money management system said information about said pay-in or information containing a money amount obtained by subtracting said predetermined upper-limit deposit amount from said post-pay-in outstanding amount in place of said pay-in amount, as said information about said pay-in.

Claims 17-20 (Cancelled)